

Mortgage Automatic Draft Authorization Form

Avoid the Paperwork

Setup and manage Automatic Draft Payments online at BBT.com or through the U by BB&T mobile app.

Simply login, select your mortgage loan account and locate the "Mortgage Loan Servicing Center" link under loan account details. You will find the Auto Draft option under the Payments tab.

Check One: New Change Cancel* Effective ____/____/____
 *Cancellation request must be received at least 2 business days prior to the next transaction date

Customer Information- Please Print

Mortgage Loan Number: _____

Name: _____

Address City State Zip Code: _____

Monthly Payment Information

Monthly Payment Amount of _____ to draft on the _____ of each month. (Draft date must be between the due date and the day the late charge is assessed. Please refer to your billing statement or coupon book for specific dates.)

Additional Principal (OPTIONAL): In addition to my regular payment, please deduct an additional \$_____ each month and apply to principal.

Authorized Start Date: ____/____/____
 (We must receive this authorization at least 3 business days prior to above start date.)

Bank Account Information

Account Holder Name: _____

Banking Institution Name: _____

Bank Routing Number: _____

Bank Account Number: _____

Bank Account Type: _____ Checking _____ Savings

Account Holder Signature: _____

Note: by signing above you are authorizing Truist Bank ("BB&T now Truist" or "BB&T") to initiate monthly drafts from your bank account

****Attaching a voided check or deposit slip will assist in the verification of your account information. However, it is not required. Please retain a copy of this authorization form for your records.**

If my loan has an adjustable rate feature and/or includes an Escrow account, my total monthly payment amount may change. BB&T will notify me in advance of any change in my monthly payment amount. In that event, I agree that my ACH payment will update along with the total monthly payment amount of my loan. The total amount of my ACH will be my total monthly payment (as adjusted) plus any "Additional Principal" amount that I have elected above to pay.

Customer agrees that financial institution is authorized to originate ACH credit and/or debit entries on customer's behalf for the above mortgage loan number each month. This authorization will remain in effect until a cancellation request is received by BB&T Mortgage Servicing. To cancel this authorization, or to notify BB&T of any ACH transaction I believe was made in error, I must either write or call BB&T at the address and phone number listed below. I agree that BB&T will be fully protected in honoring any such draft. I agree to continue making my mortgage loan payment by the current method until notified in writing as to the date the draft will begin.

Customer agrees to initiate credit and debit entries pursuant to and in accordance with the terms of this agreement, and to comply and be bound at all time with the laws of the states where customer does business, the laws of the United States of America, including but not limited to promulgations of the Office of Foreign Asset Control ("OFAC"), and the rules of the National Automated Clearing House Association (the "Rules").

 Borrower Signature

 Date

 Co-Borrower Signature

 Date

Return completed form to: Cash Operations Department PO Box 1868, Greenville, SC 29602, or Fax Number 252-293-9056